

Debtor 1	Judith Ann McCarraher		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Pennsylvania			
			(State)
Case number	24-13338-amc		
(If known)			

☐ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date:

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Debtor 1

Judith Ann McCarraher

First Name

Middle Name

Last Name

Case number (if known) 24-13338-amc

		Your expenses
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	\$ 0.00
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	\$ 157.00
6b.	Water, sewer, garbage collection	\$ 0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$ 547.00
6d.	Other. Specify: <u>Garbage pickup fees</u>	\$ 137.00
7.	<b>Food and housekeeping supplies</b>	\$ 750.00
8.	<b>Childcare and children's education costs</b>	\$ 0.00
9.	<b>Clothing, laundry, and dry cleaning</b>	\$ 50.00
10.	<b>Personal care products and services</b>	\$ 50.00
11.	<b>Medical and dental expenses</b>	\$ 900.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	\$ 45.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	\$ 100.00
14.	<b>Charitable contributions and religious donations</b>	\$ 0.00
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	\$ 142.00
15b.	Health insurance	\$ 180.00
15c.	Vehicle insurance	\$ 200.00
15d.	Other insurance. Specify: <u>Non-filing spouse's life insurance</u>	\$ 224.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	\$ 0.00
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	\$ 389.91
17b.	Car payments for Vehicle 2	\$ 0.00
17c.	Other. Specify: _____	\$ 0.00
17d.	Other. Specify: _____	\$ 0.00
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	\$ 0.00
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ 0.00
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a.	Mortgages on other property	\$ 0.00
20b.	Real estate taxes	\$ 0.00
20c.	Property, homeowner's, or renter's insurance	\$ 0.00
20d.	Maintenance, repair, and upkeep expenses	\$ 0.00
20e.	Homeowner's association or condominium dues	\$ 0.00

Debtor 1 Judith Ann McCarraher  
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21. **Other.** Specify: Pet care

21. **+\$** 25.00  
**+\$** \_\_\_\_\_  
**+\$** \_\_\_\_\_

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 4,725.91

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ \_\_\_\_\_

22c. \$ 4,725.91

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 6,679.79

23b. Copy your monthly expenses from line 22c above.

23b. **-\$** 4,725.91

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ 1,953.88

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: